

Listing of Claims

Please amend the claims to read as follows. The following listing of claims will replace all prior versions in this application.

1. (Currently Amended) A computerized method for rewarding use of a payment product by the payment product holder, the method comprising the steps of:

(a) issuing a payment product from an issuer to a holder, said payment product representing funds available to said holder, said payment product providing means of payment for at least one purchase transaction by said holder,

(b) comparing said at least one purchase transaction using said payment product with pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria, said comparing being performed by a data processor;

(c) calculating and storing a value redeemable by said holder for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction is a qualifying purchase transaction, said calculating and storing being performed by a data processor;

(d) determining one or more a travel distances associated with said qualifying purchase transaction **by comparing a city of origin and a city of destination;** and

(e) calculating **a number of redeemable rewards points for each of said determined travel distances, and not on the monetary value of the underlying qualifying purchase,** and storing an additional value redeemable by said holder for said at least one benefit based on **the sum of said rewards points for** said determined travel distances, said calculating and storing being performed by a data processor, and

(e) (f) providing access to said stored value and said stored additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.

2. (Original) The method according to claim 1, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

3. (Original) The method according to claim 1, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

4. (Original) The method according to claim 1, further comprising the step of presenting said at least one benefit for selection by said holder in a catalog including at least one of goods and services.

5. (Original) The method according to claim 4, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

6. (Original) The method according to claim 4, wherein said at least one benefit includes at least one of goods and services that are travel-related.

7. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

8. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

9. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

10. (Original) The method according to claim 4, wherein said catalog is provided over a global computer network.

11. (Original) The method according to claim 10, wherein said global computer network is the Internet.

12. (Previously presented) The method according to claim 1, further comprising the step of fulfilling a request by said holder to redeem said at least a part of at least one of said value and said additional value for said at least one benefit.

13. (Original) The method according to claim 12, wherein said step of fulfilling a request by said holder to redeem at least part of said at least one of said value and said additional value for said at least one benefit is effected by at least one of said issuer and a fulfillment representative of said issuer.

14. (Previously presented) The method according to claim 1, further comprising the step of obtaining Level 3 Data associated with said qualifying purchase transaction, and wherein said step of determining a travel distance associated with said at least one travel ticket is based on said Level 3 Data.

15. (Original) The method according to claim 14, wherein said Level 3 Data is obtained together with transaction data associated with said qualifying purchase transaction.

16. (Original) The method according to claim 14, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

17. (Previously presented) The method according to claim 12, wherein said value and said additional value are accruable in an accrued rewards value balance, and wherein said step of fulfilling a request by said holder to redeem said at least a part of at least one of said value and said additional value for said at least one benefit is effected when said accrued rewards value balance is at least one of equal to and greater than a pre-selected threshold amount associated with said at least one benefit.

18. (Currently Amended) A computerized method for effecting a rewards program based on use of a payment product, the method comprising the steps of:

(a) retrieving payment product data associated with a payment product issued by an issuer to a holder, said payment product data including a holder identification and an accrued rewards value balance,

(b) retrieving transaction data associated with at least one purchase transaction using said payment product,

(c) comparing said transaction data against pre-defined rewards eligibility criteria to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria, said comparing being performed by a data processor,

(d) calculating a value redeemable by said holder for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction using said payment product is a qualifying purchase transaction, said calculating being performed by a data processor,

(e) retrieving travel-related purchase data associated with travel-related purchases included in said qualifying purchase transaction,

(f) determining from said travel-related purchase data one or more travel distances associated with said qualifying purchase transaction by comparing a city of origin and a city of destination, and said determining being performed by a data processor,

(g) calculating a number of redeemable rewards points for each of said determined travel distances as an additional value redeemable by said holder for said at least one benefit based on the sum of said rewards points for said determined travel distances and not on the monetary value of the underlying qualifying purchase, said determining and calculating being performed by a data processor,

(h) updating said accrued rewards value balance based on at least one of said calculated value and said calculated additional value,

(i) comparing said accrued rewards value balance against a pre-selected threshold amount associated with said at least one benefit to ascertain whether said accrued rewards value balance is sufficient to entitle said holder to receive said at least one benefit, said comparing being performed by a data processor, and

(j) providing said holder with access to said accrued rewards value balance to facilitate redemption of at least a part of said accrued rewards value balance for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased, said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.

19. (Original) The method according to claim 18, further comprising the steps of receiving a request by said holder to redeem at least a part of said accrued rewards value balance for said at least one benefit, deducting any redeemed value and additional value from said accrued rewards value balance, and fulfilling said request.

20. (Original) The method according to claim 19, wherein said step of fulfilling said request is effected by at least one of said issuer and a fulfillment representative of said issuer.

21. (Original) The method according to claim 18, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

22. (Original) The method according to claim 18, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

23. (Previously presented) The method according to claim 18, further comprising the step of presenting said at least one benefit for selection by said holder in a catalog including at least one of goods and services.

24. (Original) The method according to claim 23, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

25. (Original) The method according to claim 23, wherein said at least one benefit includes at least one of goods and services that are travel-related.

26. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

27. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

28. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

29. (Original) The method according to claim 23, wherein said catalog is provided over a global computer network.

30. (Original) The method according to claim 29, wherein said global computer network is the Internet.

31. (Original) The method according to claim 18, wherein said travel-related purchase data is Level 3 Data.

32. (Original) The method according to claim 31, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

33. (Currently Amended) A computerized system for rewarding use of a payment product by the payment product holder, the system comprising:

a payment product issued from an issuer to a holder, said payment product representing funds available to said holder, said payment product providing means of payment for at least one purchase transaction by said holder,

at least one data processor adapted to (i) compare said at least one purchase transaction using said payment product with pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria, (ii) calculate and store a value redeemable by said holder

for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction is a qualifying purchase transaction, (iii) determine one or more travel distances associated with said qualifying purchase transaction by comparing a city of origin and a city of destination, and calculate a number of redeemable rewards points for each of said determined travel distances as and (iv) store an additional value redeemable by said holder for said at least one benefit based on the sum of said rewards points for said determined travel distances and not on the monetary value of the underlying qualifying purchase, and

provide access to said stored value and said stored additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased, said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.

34. (Original) The system according to claim 33, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

35. (Original) The system according to claim 33, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

36. (Original) The system according to claim 33, further comprising a catalog including at least one of goods and services for presenting said at least one benefit for selection by said holder.

37. (Original) The system according to claim 36, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

38. (Original) The system according to claim 36, wherein said at least one benefit includes at least one of goods and services that are travel-related.

39. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

40. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

41. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

42. (Original) The system according to claim 36, wherein said catalog is provided over a global computer network.

43. (Original) The system according to claim 42, wherein said global computer network is the Internet.

44-45. (Canceled)

46. (Previously presented) The system according to claim 33, wherein said at least one data processor is adapted to receive and utilize Level 3 Data associated with said qualifying purchase transaction for determining said travel distance associated with said at least one travel ticket.

47. (Previously presented) The system according to claim 46, wherein said at least one data processor is adapted to account for individual legs of a trip associated with each travel ticket purchased with said payment product using said Level 3 Data.

48. (Previously presented) The system according to claim 33, wherein said value and said additional value accumulated and unredeemed by said holder are stored in an accrued rewards value balance.

49. (Canceled)

50. (Currently Amended) A computerized system for effecting a rewards program based on use of a payment product, the system comprising:

at least one data processor adapted to (i) retrieve payment product data associated with a payment product issued by an issuer to a holder, said payment product data including a holder identification and an accrued rewards value balance,

(ii) retrieve transaction data associated with at least one purchase transaction using said payment product,

(iii) compare said transaction data against pre-defined rewards eligibility criteria to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria,

(iv) calculate a value redeemable by said holder for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction using said payment product is a qualifying purchase transaction,

(v) retrieve travel-related purchase data associated with travel-related purchases included in said qualifying purchase transaction,

(vi) determine one or more a travel distances associated with said qualifying purchase transaction **by comparing a city of origin and a city of destination, and**

(vii) calculate **a number of redeemable rewards points for each of said determined travel distances** and store an additional value redeemable by said holder for said at least one benefit

based on the sum of said rewards points for said determined travel distances and not on the monetary value of the underlying qualifying purchases.

(viii) update said accrued rewards value balance based on at least one of said calculated value and said calculated additional value,

(~~viii~~ ix) compare said accrued rewards value balance against a pre-selected threshold amount associated with said at least one benefit to ascertain whether said accrued rewards value balance is sufficient to entitle said holder to receive said at least one benefit, and

(ix) provide said holder with access to said accrued rewards value balance to facilitate redemption of at least a part of said accrued rewards value balance for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased, said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.

51-52. (Canceled)

53. (Original) The system according to claim 50, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

54. (Original) The system according to claim 50, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

55. (Original) The system according to claim 50, further comprising a catalog including at least one of goods and services for presenting said at least one benefit for selection by said holder.

56. (Original) The system according to claim 55, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

57. (Original) The system according to claim 55, wherein said at least one benefit includes at least one of goods and services that are travel-related.

58. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

59. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

60. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

61. (Original) The system according to claim 55, wherein said catalog is provided over a global computer network.

62. (Original) The system according to claim 61, wherein said global computer network is the Internet.

63. (Original) The system according to claim 50, wherein said travel-related purchase data is Level 3 Data.

64. (Previously presented) The system according to claim 63, wherein said at least one data processor is adapted to account for individual legs of a trip associated with each travel ticket purchased with said payment product using said Level 3 Data.

65. (Currently amended) A computer program product comprising a computer usable physical medium storing a computer executable program to:

(a) compare at least one purchase transaction effected using a payment product issued to a holder from an issuer against pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria,

(b) calculate and store a value redeemable by said holder for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction is a qualifying purchase transaction,

(c) determine one or more travel distances associated with said qualifying purchase transaction **by comparing a city of origin and a city of destination, and**

(d) calculate a number of redeemable rewards points for each of said determined travel distances as and store an additional value redeemable by said holder for said at least one benefit based on **the sum of said rewards points for** said determined travel distances **and not on the monetary value of the underlying qualifying purchases,** and

(d) provide access to said value and said additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased, said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.

66. (Previously presented) The computer program product of claim 65, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

67. (Previously presented) The computer program product of claim 65, wherein said determination of said travel distance associated with said at least one travel ticket is based on Level 3 Data associated with said qualifying purchase transaction.

68. (Previously presented) The computer program product of claim 67, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

69. (Previously presented) The computer program product of claim 65, wherein said value and said additional value are accruable in an accrued rewards value balance, and wherein fulfillment of a request by said holder to redeem said at least a part of at least one of said value and said additional value for said at least one benefit is effected when said accrued rewards value balance is at least one of equal to and greater than a pre-selected threshold amount associated with said at least one benefit.

70. (new) A computerized method for rewarding use of a payment product by the payment product holder, the method comprising the steps of:

(a) issuing a payment product from an issuer to a holder, said payment product representing funds available to said holder, said payment product providing means of payment for at least one purchase transaction by said holder,

(b) comparing said at least one purchase transaction using said payment product with pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria, said comparing being performed by a data processor;

(c) determining one or more travel distances associated with said at least one qualifying purchase transaction by comparing the city of origin and the city of destination;

(d) calculating a number of redeemable rewards points for each of said determined travel distances, and not on the monetary value of the underlying qualifying purchase, and storing a value redeemable by said holder for at least one benefit based on the sum of said rewards points for said determined travel distances, said calculating and storing being performed by a data processor, and

(e) providing access to said stored value and said stored additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit,

wherein said pre-defined rewards eligibility criteria provide that a qualified purchase transaction is a transaction in which a ticket or a travel pass for any of various authorized travel modes is purchased, said authorized travel modes including at least two of air, water, bus, vehicle and locomotive.